ABSTRACT OF THE DISCLOSURE

A fastener can be of the general type inserted into a hole in a panel. Such a fastener may include at least two arcuate hinge segments and a corresponding number of wings extending divergently away from the hinge segments, each hinge segment having two arcuate surfaces spaced apart from the center post. Such a fastener may also include wing-arms that extend convergently towards a region beyond the distal end of the center post and that collectively take on a beak configuration, e.g., ends of the wing-arms taking on a ball-and-socket conformation.